

<i>SERFF Tracking Number:</i>	<i>SENL-125960820</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Security National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41167</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>END01CSO-1, et al</i>		
<i>Project Name/Number:</i>	<i>Endorsement/</i>		

## Filing at a Glance

Company: Security National Life Insurance Company

Product Name: END01CSO-1, et al

SERFF Tr Num: SENL-125960820 State: ArkansasLH

TOI: L07I Individual Life - Whole

SERFF Status: Closed

State Tr Num: 41167

Sub-TOI: L07I.101 Fixed/Indeterminate

Co Tr Num:

State Status: Approved-Closed

Premium - Single Life

Filing Type: Form

Co Status: Pending

Reviewer(s): Linda Bird

Author: Jeanine Larson

Disposition Date: 01/05/2009

Date Submitted: 12/22/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Endorsement

Project Number:

Requested Filing Mode: Informational

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: We do not need to file this endorsement in Utah, our domicile state.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 01/05/2009

State Status Changed: 01/05/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: Informational Filing – END01CSO-1, et al – Modified 1980 CSO to 1961 CSI for the FP (06/95)-AR

Security National Life Insurance Company

NAIC Company Code: 69485 0454

Federal ID No.: 36-2610791

*SERFF Tracking Number:*      *SENL-125960820*      *State:*      *Arkansas*  
*Filing Company:*      *Security National Life Insurance Company*      *State Tracking Number:*      *41167*  
*Company Tracking Number:*  
*TOI:*      *L071 Individual Life - Whole*      *Sub-TOI:*      *L071.101 Fixed/Indeterminate Premium - Single Life*  
*Product Name:*      *END01CSO-1, et al*  
*Project Name/Number:*      *Endorsement/*

Dear Commissioner,

Pursuant to the change in the required Mortality Tables beginning January 1, 2009, we are attaching an Endorsement for your information. We are also submitting the required Form Filing Fees of \$20.00, through EFT in SERFF.

The following document is included in this informational filing:

END01CSO-1: An Endorsement to modify the "Basis of Values" from the 1980 CSO to the 1961 CSI on page 5 of each of the following policy forms; and to add "Industrial" to the policy descriptions on the front and back pages of each of the following policy forms:

FP (06/95)-AR  
FP WL (06/95)-AR  
FP 10 PAY (06/95)-AR  
FP 20 PAY (06/95)-AR  
FP WL INC (06/95)-AR  
FP 10 PAY INC (06/95)-AR  
FP 20 PAY INC (06/95)-AR  
FP LB WL (06/95)-AR  
FP LB 10 PAY (06/95)-AR  
FP LB 20 PAY (06/95)-AR  
FP LB WL INC (06/95)-AR  
FP LB 10 PAY INC (06/95)-AR  
FP LB 20 PAY INC (06/95)-AR

Thank you for your time and assistance in this matter. Should you need additional information, please feel free to contact me at (800) 574-7117 ext. 1101 or e-mail at [jeanine.larson@securitynational.com](mailto:jeanine.larson@securitynational.com).

Sincerely yours,

SERFF Tracking Number: SENL-125960820 State: Arkansas  
Filing Company: Security National Life Insurance Company State Tracking Number: 41167  
Company Tracking Number:  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: END01CSO-1, et al  
Project Name/Number: Endorsement/

SECURITY NATIONAL LIFE  
INSURANCE COMPANY

By: Jeanine Larson, Compliance  
Legal Department

## Company and Contact

### Filing Contact Information

Jeanine Larson, Compliance jeanine.larson@securitynational.com  
5300 South 360 West (800) 574-7117 [Phone]  
Salt Lake City, UT 84123 (801) 265-9882[FAX]

### Filing Company Information

Security National Life Insurance Company CoCode: 69485 State of Domicile: Utah  
5300 South 360 West Group Code: 454 Company Type: Life, Annuity, Health and Accident  
Suite 250  
Salt Lake City, UT 84123 Group Name: N/A State ID Number:  
(800) 574-7117 ext. [Phone] FEIN Number: 36-2610791  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation: 1 Endorsement @ \$20.00 = \$20.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Security National Life Insurance Company	\$20.00	12/22/2008	24667014

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<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>END01CSO-1, et al</i>		
<i>Project Name/Number:</i>	<i>Endorsement/</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Linda Bird	01/05/2009	01/05/2009

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<i>Product Name:</i>	<i>END01CSO-1, et al</i>		
<i>Project Name/Number:</i>	<i>Endorsement/</i>		

## Disposition

Disposition Date: 01/05/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>SENL-125960820</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Security National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41167</i>
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<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>END01CSO-1, et al</i>		
<i>Project Name/Number:</i>	<i>Endorsement/</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Endorsement		Yes

SERFF Tracking Number: SENL-125960820 State: Arkansas

Filing Company: Security National Life Insurance Company State Tracking Number: 41167

Company Tracking Number:

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: END01CSO-1, et al

Project Name/Number: Endorsement/

## Form Schedule

Lead Form Number: END01CSO-1

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	END01CSO-1	Policy/Cont	Endorsement	Initial		84	Endorsement - INDUSTRIAL AR-GAP Plans-policy.pdf
		ract/Fratern	al				
		Certificate:					
		Amendmen					
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

# SECURITY NATIONAL LIFE INSURANCE COMPANY

5300 SOUTH 360 WEST, SUITE 250  
P.O. BOX 57220  
SALT LAKE CITY, UTAH 84157  
TOLL FREE TELEPHONE: 1-800-574-7117

## Endorsement

Pursuant to the change in the required Mortality Tables beginning January 1, 2009, the company has modified its policy forms to comply with the new standards.

The "BASIS OF VALUES" section of the policy has been modified. The change replaces "Commissioners 1980 Standard Ordinary Mortality Table" with "Commissioners 1961 Standard Industrial Mortality Table" and "Commissioners 1980 Extended Term Insurance Table" with "Commissioners 1961 Standard Industrial Extended Term Insurance Table".

The "policy description" section on the front and back pages of the policy has been modified. The change adds to the first line of the policy description of each of the below mentioned form numbers, the word "Industrial" as shown here:

INDUSTRIAL LEVEL WHOLE LIFE  
INDUSTRIAL 10-PAY WHOLE LIFE  
INDUSTRIAL 20-PAY WHOLE LIFE  
INDUSTRIAL INCREASING WHOLE LIFE  
INDUSTRIAL INCREASING 10-PAY WHOLE LIFE  
INDUSTRIAL INCREASING 20-PAY WHOLE LIFE

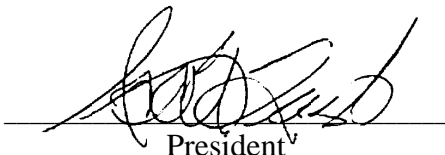
INDUSTRIAL GRADED BENEFIT WHOLE LIFE  
INDUSTRIAL GRADED 10 PAY WHOLE LIFE  
INDUSTRIAL GRADED BENEFIT 20 PAY WHOLE LIFE  
INDUSTRIAL INCREASING GRADED BENEFIT WHOLE LIFE  
INDUSTRIAL INCREASING GRADED BENEFIT 10 PAY WHOLE LIFE  
INDUSTRIAL INCREASING GRADED BENEFIT 20 PAY WHOLE LIFE

There are no other changes.

### FORM NUMBERS:

FP WL (06/95)-AR  
FP 10 PAY (06/95)-AR  
FP 20 PAY (06/95)-AR  
FP WL INC (06/95)-AR  
FP 10 PAY INC (06/95)-AR  
FP 20 PAY INC (06/95)-AR

FP LB WL (06/95)-AR  
FP LB 10 PAY (06/95)-AR  
FP LB 20 PAY (06/95)-AR  
FP LB WL INC (06/95)-AR  
FP LB 10 PAY INC (06/95)-AR  
FP LB 20 PAY INC (06/95)-AR



President



Secretary

January 1, 2009  
Effective Date



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<i>Project Name/Number:</i>	<i>Endorsement/</i>		

## Rate Information

Rate data does NOT apply to filing.